

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/274,281

Customer No.: 22927

Attorney Docket No.: 99-006

Date Filed: March 22, 1999

Title: METHOD AND APPARATUS FOR PROVIDING
CROSS-BENEFITS VIA A CENTRAL AUTHORITY

Applicants: Walker et al.

Group Art Unit: 2169

Examiner: AL HASHEMI, Sana A.

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**SECOND RESPONSE and AMENDMENT
to the Final Office Action mailed May 5, 2008**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action mailed May 5, 2008 (Paper No. / Mail Date 20080423), and following a Telephone Interview held October 6, 2008 with Examiner Al-Hashemi, please consider the following remarks.